

**REMARKS/ARGUMENTS**

This Amendment is in response to the Office Action of August 5, 2005, in which the Examiner rejected all pending claims 1-3, 5-8, 10-40 and 42-67 under 35 U.S.C. 102 as being clearly anticipated by Cornwell, Western Union Reports Growth in Late Payment Collection Service ("**Cornwell**").

By the present Amendment, Applicants have amended claim 1 and have cancelled claims 7, 23, 31, 34-40 and 42-67. Thus claims 1-3, 5, 6, 8, 10-22, 24-30, 32, and 33 are now pending.

Claim 1 has been amended to include features such as the customer "enrolls with the payment service provider and thereafter pays funds into the payment account", to further recite that the payments are used "to purchase goods and services" from the client, and to recite that the payment service provider "issues and assigns" the unique identifier to the customer "after enrolling with the payment service provider and for purposes of making payments." Applicants note that claim 1 as earlier presented included further distinguishing features such as the unique identifier being "configured to provide the customer with access to the payment account to make further payments from the payment account without providing the identifying information."

**Cornwell**, the reference relied on by the Examiner in rejecting the claims, discloses a system known as "Quick Collect". The Quick Collect System was referred to in the Specification (page 2). Quick Collect provides a payment service currently offered by a business unit (Western Union) of Applicants' employer First Data Corporation (the assignee of the present Application). A more current description of the Quick Collect system can be found on the current website of Western Union, and representative pages from the Western Union Website (hereafter "**WU Website**") are attached hereto.

Applicants understand, from a telephone conversation between one of Applicants' attorneys (Darin Gibby) and the Examiner, that the Examiner may request further information on the Quick Collect system from Applicants, and Applicants intend to respond to such request when and if formally issued by the Examiner. At present, the **Cornwell** reference and the attached **WU Website** are the most readily accessible information available to Applicants'

attorney. Of course, the **WU Website** was published after the filing date of the present application, and it may or may not reflect features of Quick Collect existing on the filing date of the present application. It is being provided to the Examiner not as cited prior art, but rather to provide the Examiner with the same information currently available to Applicants' undersigned attorney.

Based on **Cornwell** (and taken in conjunction with the **WU Website**), it appears that the Quick Collect system is not directed to payments for the purchase of goods and services, as recited in independent claim 1. Further, there is no "unique identifier" in Quick Collect that is issued and assigned by the payment service provider to the customer "after enrolling with the payment service provider" and that is used "to provide the customer with access to the payment account to make further payments from the payment account without providing the identifying information," as also recited in claim 1.

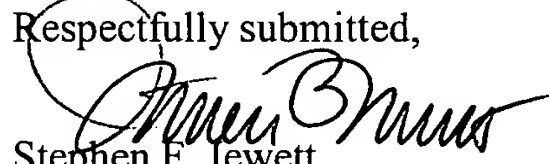
Based on the forgoing, claim 1, as well as dependent claims 2, 3, 5, 6, 8, 10-22, 24-30, 32, and 33 which incorporate the limitations of claim 1 as well as recite further limitations, are believed distinguishable from **Cornwell**.

### CONCLUSION

In view of the foregoing, Applicants believe all claims now pending in this Application are in condition for allowance. The issuance of a formal Notice of Allowance at an early date is respectfully requested.

If the Examiner believes a telephone conference would expedite prosecution of this application, please telephone the undersigned at 303-571-4000.

Respectfully submitted,

  
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## Our Services

### → Which Service Should I Choose?

Use the chart below to compare the Western Union® services for making payments. When you find a service that interests you, click on More Info to learn more about it, How To for an At-a-Glance look at the steps involved, or Send Now to begin a transaction online.

Service	At-a-Glance	Use it to...	Next Steps
<b>Quick Collect</b>	<ul style="list-style-type: none"><li>• Less expensive than many overnight services</li><li>• Payment is sent and received immediately</li><li>• Available online and at Agent locations</li></ul>	Send mortgage or auto payments in a hurry.	<a href="#">More Info</a> <a href="#">How To</a> <a href="#">Send Payment</a> <a href="#">Send Money</a>
<b>BidPay®</b>	<ul style="list-style-type: none"><li>• Use it with eBay, Amazon, Yahoo, and more</li><li>• Payment sent directly to seller</li><li>• Available online</li></ul>	Send and receive online auction payment services	<a href="#">More Info</a> <a href="#">Send Now</a>
<b>Convenience Pay</b>	<ul style="list-style-type: none"><li>• Costs \$2 or less per transaction</li><li>• Funds transferred within 48 hours</li><li>• Available at Agent locations</li></ul>	Make payments to utility companies	<a href="#">More Info</a>
<b>Cash Payments</b>	<ul style="list-style-type: none"><li>• Pay cash for purchases made via 800 numbers or online</li><li>• No credit cards needed</li><li>• Complete cash transactions at Agent locations</li></ul>	Make cash payments for airline tickets, catalog or TV infomercial purchases	<a href="#">More Info</a> <a href="#">How To</a>

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• **Prepaid Long Distance  
Phone Card**

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• **Prepaid Home Phone**

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## Our Services Western Union® Quick Collect®

→ A Fast Way to Pay Your Bills

MORE INFO  
HOW TO  
SEND NOW

### Send Money / Message

#### Compare Services

- Money Transfer
- Money Order
- Telegram

#### Make Payments

#### Compare Services

- Quick Collect

- BidPay®

- Convenience Pay

- Cash Payments

#### Prepaid Services

#### Compare Services

- Prepaid Services - Online
- Prepaid Wireless
- Prepaid Mastercard®

Need to pay a bill right away? Want to send money to incarcerated loved ones? Try the Western Union Quick Collect® service. Your payment is sent quickly. So if you're sending money at the last minute, the Quick Collect service can help you avoid late fees, negative credit reporting or service charges. You're not only saving time - the Quick Collect service costs less than many overnight alternatives.

- The Quick Collect service is faster and less expensive than many overnight services.
- Payment is sent quickly, much faster than when sent by mail, or even expensive overnight services.
- Use the Quick Collect service to send money to incarcerated loved ones.
- Send a Quick Collect payment from your computer, or visit one of over 50,000 Western Union Agent locations in North America.

### Ready to make a payment with Quick Collect

You can use [westernunion.com](http://westernunion.com) to send a Quick Collect payment online. It's easy. Just follow the step-by-step process of how to use [Quick Collect](#).

If you're ready, send a [Quick Collect payment now](#). Or, use the Quick Collect service to [send money to an incarcerated loved one now](#).

You can also send a Quick Collect payment from any Western Union Agent location in the U.S. Find an [Agent location near you](#).

To learn more about the Western Union Quick Collect service, browse through the answers to some [frequently asked questions](#).

### AT-A-GLANCE

- Less expensive than many overnight services
- Payment is sent quickly
- Available online and at Agent locations

SEND NOW

- ▶ [Money Transfer](#)
- ▶ [Quick Collect](#)
- ▶ [Prepaid Services](#)
- ▶ [Telegram](#)

- Prepaid Long Distance Phone Card

Want to learn more? We'll help you look for the information you need-call 1-800-525-6313, or select another way to [contact us](#).

- Prepaid Home Phone

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Help? **FAQS: QUICK COLLECT®**

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• Money Transfer - Money In Minutes

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• Quick Collect

• Registration

• Consumer Fraud Awareness

• Telegram

• Prepaid Services

• Prepaid MasterCard® Card

• Prepaid Long Distance Phone Card

• Cash Payments

1. [How can I send payments using westernunion.com?](#)

2. [How do I know if my biller got the payment?](#)

3. [How do I find out if a company or correctional facility accepts payments through Western Union?](#)

4. [How much does it cost to send a payment through the Quick Collect service?](#)

5. [How much can I send using the Quick Collect Service?](#)

6. [What information is required to send a payment using the Quick Collect service?](#)

7. [Does westernunion.com participate in the Verified by Visa<sup>SM</sup> program?](#)

8. [What is Verified by Visa?](#)

1. **How can I send payments using westernunion.com?**

The Quick Collect® service allows you to send a payment directly to many participating billers, companies and correctional facilities in the United States using your credit or debit card (Visa® and MasterCard® only).

To send a payment:

- Simply click on "Send Now" and select the Quick Collect option.
- Complete the "Pay To," "Personal" and "Registration" information.
- After completing your transaction, you will receive a receipt with the Money Transfer Control Number (MTCN).

Find out more about [how to send a Quick Collect transaction](#).

SEND NOW

- ▶ [Money Transfer](#)
- ▶ [Quick Collect](#)
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- ▶ [Telegram](#)

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**2. How do I know if my biller got the payment?**

You will receive a Money Transfer Control Number (MTCN) on your receipt as confirmation that the payment was sent to your biller. With the MTCN you can contact your biller and confirm receipt of the payment.

 **TOP**

**3. How do I find out if a company or correctional facility accepts payments through Western Union?**

You will need the biller's code city, code state and your billing account number in order to process the transaction. You must contact your biller directly to obtain this information. Or, search for a biller by name by entering the first few letters of the biller's name and selecting the correct biller. To ensure proper payment, the biller name selected must appear exactly as it appears on your billing statement. Not all billers or biller codes accept Quick Collect payments from westernunion.com.

 **TOP**

**4. How much does it cost to send a payment through the Quick Collect service?**

Prices and service availability may vary depending on a variety of factors, including but not limited to your geographic location. In addition, Quick Collect fees are subject to change without notice.

 **TOP**

**5. How much can I send using the Quick Collect Service?**

The per transaction limit for a Quick Collect payment is either \$400 or \$2,500, depending on a variety of factors. You may not send more than your transaction limit per week to any given biller and may not make more than 4 payments total within a revolving 30-day period. If you need to send more or make more frequent payments, please go to any one of our more than 50,000 Western Union Agent locations in the U.S. and Canada, where you can send payments of up to \$5,000 in cash.

 **TOP**

**6. What information is required to send a payment using the Quick Collect service?**



You will need the biller's CODE CITY, CODE STATE, and your billing account number in order to process the transaction. If your biller accepts payments through the Quick Collect service, they can provide you with the correct CODE CITY and STATE. Or, search for a biller by name by entering the first few letters of the biller's name and selecting the correct biller. To verify that your payment is posted to the proper account, please contact the biller directly for final confirmation of payment receipt.

▲ **TOP**

#### **7. Does [westernunion.com](http://westernunion.com) participate in the Verified by Visa<sup>SM</sup> program?**

Yes, if you have activated Verified by Visa to protect your your Visa<sup>®</sup> credit or debit card, you will be presented with a window that will allow you to enter your Verified by Visa password after you submit a Quick Collect transaction.

▲ **TOP**

#### **8. What is Verified by Visa?**

Verified by Visa was developed by Visa to help prevent unauthorized use of Visa cards online.

Verified by Visa is a Visa service offering that uses personal passwords or identity information to help protect Visa cards against unauthorized use. Verified by Visa is available for most Visa cards from participating financial institutions.

Once your card is activated, your card number will be recognized whenever it's used at participating online stores. A Verified by Visa window will automatically appear and your Visa card issuer will ask for your password. You'll enter your password to verify your identity and complete your purchase.

If you haven't activated Verified by Visa, your Visa card can still be used on [westernunion.com](http://westernunion.com).

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## Our Services

### → How to Send a Quick Collect Transaction Online

#### HOW TO...

- Send a Money Transfer - Money in Minutes
- Pick Up a Money Transfer
- Check The Status of a Money Transfer
- Send a Quick Collect Transaction
- Send a Telegram
- Send Payments for Prepaid Wireless from an Agent Location
- Send Payments for Prepaid Home Phone from an Agent Location
- Send Payments for Prepaid Services Online
- Get a Prepaid MasterCard® Card
- Send a Cash Payment

#### Send Money / Message

Compare Services

Money Transfer

Money Order

Telegram

#### Make Payments

Compare Services

#### STEP: 1 Receiver

##### Enter Biller Information

For the company to which you're sending a bill payment, enter the code city as one word with no dashes or spaces, and choose the state from the pull-down menu. Or, search for a biller by name by entering the first few letters of the Biller's name and selecting the correct Biller, Company or Correctional Facility. Enter how much you're paying in the payment amount box. Registered users enter an email address and password, and automatically skip ahead to Step 3.

#### STEP: 2 Sender

##### Enter Your Personal Information

In order for us to provide you with better service and faster transactions in the future, new users are required to register before sending a Quick Collect® payment. Enter your information in the form and complete the registration process.

#### STEP: 3 Payment

##### Review Amount, Charges and Enter Payment Information

You are presented with the total amount due for your transaction, including service charges. If necessary, modify the information where appropriate. Once you're ready, enter your credit card or debit card information.

#### STEP: 4 Review

##### Review Your Information

Review your information and confirm that everything is correct before completing the transaction. If necessary, modify the information where appropriate. Before submitting the payment, please read and agree to the [Terms & Conditions](#) regarding this service.

We participate in Verified by Visa, a Visa service designed to help prevent unauthorized use of Visa® cards online. If you

#### PRICE

Estimate the cost to send money online.

Service:

Select Service

Once you choose a service, additional fields will be presented.

MORE INFO  
HOW TO  
SEND NOW

• Quick Collect

• BidPay®

• Convenience Pay

• Cash Payments

Prepaid Services

Compare Services

• Prepaid Services -  
Online

• Prepaid Wireless

• Prepaid Mastercard®

• Prepaid Long Distance  
Phone Card

• Prepaid Home Phone

participate in the Verified by Visa program, once you submit your transaction, you will be provided with a page that will allow you to enter your Verified by Visa password before receiving your receipt.

**STEP: 5 Receipt  
Your Receipt**

Upon verification of your payment information, you're payment will be sent. Keep track of the Money Transfer Control Number (MTCN) confirming the transaction.

**WHERE TO GO FROM HERE:**

Send a Quick Collect Payment now

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Frequently asked questions about Quick Collect

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## Sign In ENTER YOUR EMAIL AND PASSWORD

 Are you a new customer? **REGISTER NOW!**

**Returning Customers, Please Sign In**

Already registered? Sign in using your email address and password.

-----> Contact us by email if you can't remember the email address you used when you registered.

Your email address :

Your password :  6-12 characters

[Forgot your password?](#)

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### Send a Quick Collect® Transaction - Payment Services

STEPS: 1 Biller | 2 Sender | 3 Payment | 4 Review | 5 Receipt

You are sending a payment of \$353.00 to CITIFINANCIAL MORTGAGE (Code City EQUITY, TX)

Who are you?

Your name :     
First M Last

Make sure your address is the same as the one on your credit or debit card statement and is a U.S. address.

Your U.S. billing address :   
Street   
Additional info (company name, suite, apt #, etc.)  -- Select U.S. State --   
City  State   
Zip Code

Your phone number :  -  -   
At this address  
Alternate phone number :  -  -   
If different from above (optional)

How will we remember you?

Your email address :   
Choose a password :

6-12 characters Enter password again to verify  
Use a mix of numbers and letters in your password for added security.  
Passwords are case sensitive.

MORE INFO 1  
HOW TO 2  
SEND NOW 3

LIVE HELP

▶ Need some help? Chat online with a customer service representative.



Enter password hint :

Enter a clue that will help you remember your password, but will not be obvious to someone trying to guess your password. For example, don't use your name or your birthday.

How can we make sure it's you?

Your date of birth :

--Month--  
Month

--Day--  
Day

Year

(for verification purposes)

Select a security id question :

--Select--  
Question

Question

Answer

Would you like to receive Western Union news and updates?

- ☒ Yes! Please include me in future communications and emails on news and promotional information regarding Western Union.

Can we share your information with our partners?

- ☐ I have received [Western Union's Online Privacy Statement](#).

Please check the appropriate button below regarding your preference for the disclosure of personal information.

Disclosure of Personal Information

- ☒ Yes! You may disclose my personal information to Western Union's affiliated companies or partners.  
☐ Opt-Out: Please do not disclose my personal information to third parties as described in [Western Union's Online Privacy Statement](#).

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